

PLAINTIFF EXHIBIT 18

FOREMOST INSURANCE CO.
Flood Insurance Processing Center
P.O. Box 2057 Kalispell, MT 59903-2057
TEL: (800) 260-9270 FAX (800) 380-4783

PREFERRED RISK
FLOOD INSURANCE
APPLICATION - EXTENSION

DIRECT BILL INSTRUCTIONS: INSURED		Waiting Period: Loan Transaction - No Wait If Lender Required: N/A		POLICY PERIOD IS FROM 10/25/2012 TO 10/25/2013 12:01 A.M. Local Time at the Insured Property Location	
Policy Type: NEW		QUOTE NUMBER: 7814763			
ADDRESS, TELEPHONE NO. AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE FAIRMONT INS BROKERS LTD 08711-34545-000-00001 FAIRMONT INS BROKERS LTD 1600 60TH ST BROOKLYN, NY 11204-2138 718-232-3300		NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED: LONG BEACH ROAD HOLDINGS 312 LONG BEACH ROAD ISLAND PARK, NY 11558 (914) 447-0337			
DISASTER AGENCY OR FOURTH MORTGAGE INFO		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO. FAX NO. AND ADDRESS:			
NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: THE WESTCHESTER BANK 2001 CENTRAL PARK AVENUE YONKERS, NY 10710 Loan Number:		NAME OF COUNTY/PARISH: NASSAU COUNTY CURRENT COMMUNITY NUMBER AND SUFFIX: 36-0471 0307 G CURRENT FLOOD ZONE: AE PRIOR COMMUNITY NUMBER AND SUFFIX: 36-0471 0307 F PRIOR FLOOD ZONE: X			
PROPERTY LOCATION 312 LONG BEACH ROAD ISLAND PARK, NY 11558		BUILDING USE TYPE Other If Other: 1 Family With Commercial Space			
Building Occupancy NON-RESIDENTIAL		Building Type (Including basement enclosure): SPLIT LEVEL		CONTENTS LOCATED IN: BASEMENT/ENCLOSURE AND ABOVE	
Construction Date 01/01/2002		IS BUILDING: Condo Form of Ownership? No Condo Unit? N/A # of Units: N/A Located on Federal Land? N		ESTIMATED REPLACEMENT COST AMOUNT \$840,000	
Construction Date Source Construction Date Start				INSURED'S PRINCIPAL RESIDENCE? NO	
YEAR, MAKE, MODEL, AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER Year: N/A Make: Model: S/N: N/A Width: N/A Length: Date of Placement on private property: N/A					
FAILURE TO ANSWER THE FOLLOWING QUESTIONS PROPERLY COULD RESULT IN VOIDANCE OF CONTRACT! THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP BASED ON ITS FLOOD LOSS HISTORY.				ENTER SELECTED OPTION FROM THE PREMIUM TABLES ON THE FOLLOWING PAGE:	
A) HAVE ANY OF THE FOLLOWING CONDITIONS EXISTED WITHIN ANY 10-YEAR PERIOD, REGARDLESS OF ANY CHANGE(S) IN OWNERSHIP OF THE BUILDING? (YES) 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT 2 FEDERAL DISASTER RELIEF PAYMENTS (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 3 FEDERAL DISASTER RELIEF PAYMENTS REGARDLESS OF AMOUNT 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT EACH MORE THAN \$1,000				BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: 400,000 CONTENTS: 50,000 PREMIUM: \$2,192	
IMPORTANT: The low rate provided is the result of a preferred risk rate extension. When the extension expires, standard rates will apply.				CONTENTS COVERAGE ONLY AMOUNT: PREMIUM:	
Payment Type: eCHECK					
The policy to which this premium applies is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.					
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.					

APP56020984
Last Updated By FP 1.0

Print Date: 10/25/2012